```
In [1]:
         #Import the required Libraries.
         import numpy as np
         import pandas as pd
         import matplotlib.pyplot as plt
         import seaborn as sns
In [2]:
         #Read the data in pandas
         df 1= pd.read csv("C:\\Users\\dell-pc\\Desktop\\Oeson\Tasks\\Task 2\\application data.csv")
         df 2= pd.read csv("C:\\Users\\dell-pc\\Desktop\\Oeson\Tasks\\Task 2\\previous application.csv")
In [3]:
         df app = df 1.iloc[0:30000, 0:34]
         df_app
Out[3]:
                SK ID CURR TARGET NAME CONTRACT TYPE CODE GENDER FLAG OWN CAR FLAG OWN REALTY CNT CHILDREN AMT INCOME TOTAL AMT (
             0
                    100002
                                 1
                                                Cash loans
                                                                     M
                                                                                     Ν
                                                                                                       Υ
                                                                                                                      0
                                                                                                                                    202500.0
                                                                                                                                                40
             1
                    100003
                                 0
                                                Cash loans
                                                                      F
                                                                                     Ν
                                                                                                                      0
                                                                                                                                    270000.0
                                                                                                                                                129
                                                                                                       Ν
                                                                                                       Υ
             2
                    100004
                                 0
                                            Revolving loans
                                                                     Μ
                                                                                                                      0
                                                                                                                                     67500.0
                                                                                                                                                13
                                                Cash loans
             3
                    100006
                                 0
                                                                      F
                                                                                     Ν
                                                                                                       Υ
                                                                                                                      0
                                                                                                                                    135000.0
                                                                                                                                                31
                                                Cash loans
                                                                                                       Υ
                                                                                                                      0
             4
                    100007
                                 0
                                                                     М
                                                                                     Ν
                                                                                                                                    121500.0
                                                                                                                                                51
                                                                                     Υ
                                                                                                                      2
         29995
                    134821
                                 0
                                                Cash loans
                                                                     M
                                                                                                       Ν
                                                                                                                                    202500.0
                                                                                                                                                73
         29996
                    134822
                                 0
                                                Cash loans
                                                                                                       Υ
                                                                                                                                    225000.0
                                                                                     Ν
                                                                                                                                                128
         29997
                    134825
                                 0
                                                Cash loans
                                                                                                       Υ
                                                                                                                                    135000.0
                                                                                                                                                26
         29998
                    134826
                                 0
                                                Cash loans
                                                                      F
                                                                                                       Υ
                                                                                                                      0
                                                                                                                                     99000.0
                                                                                                                                                24
                                                                                     Ν
         29999
                    134827
                                 0
                                                Cash loans
                                                                                     Ν
                                                                                                       Ν
                                                                                                                      0
                                                                                                                                     99000.0
                                                                                                                                                67
        30000 rows × 34 columns
```

```
11/18/22, 7:02 PM
                                                                                 EDA - Loan Risk Analysis-Final
                df pre = df 2.iloc[0:30000 , :]
      In [4]:
                df pre
     Out[4]:
                       SK ID PREV SK ID CURR NAME CONTRACT TYPE AMT ANNUITY AMT APPLICATION AMT CREDIT AMT DOWN PAYMENT AMT GOODS PRICE
                    0
                          2030495
                                        271877
                                                         Consumer loans
                                                                              1730.430
                                                                                                   17145.0
                                                                                                                17145.0
                                                                                                                                           0.0
                                                                                                                                                           17145.0
                    1
                          2802425
                                        108129
                                                             Cash loans
                                                                             25188.615
                                                                                                  607500.0
                                                                                                               679671.0
                                                                                                                                          NaN
                                                                                                                                                          607500.0
                    2
                          2523466
                                        122040
                                                             Cash loans
                                                                             15060.735
                                                                                                  112500.0
                                                                                                               136444.5
                                                                                                                                          NaN
                                                                                                                                                          112500.0
                    3
                          2819243
                                        176158
                                                             Cash loans
                                                                             47041.335
                                                                                                  450000.0
                                                                                                               470790.0
                                                                                                                                          NaN
                                                                                                                                                          450000.0
                    4
                          1784265
                                        202054
                                                             Cash loans
                                                                             31924.395
                                                                                                               404055.0
                                                                                                                                          NaN
                                                                                                                                                          337500.0
                                                                                                  337500.0
                29995
                          2006765
                                        402412
                                                         Consumer loans
                                                                             19435.455
                                                                                                   99832.5
                                                                                                               105102.0
                                                                                                                                           0.0
                                                                                                                                                           99832.5
                                                                                                                                                          324000.0
                29996
                          2813486
                                        161743
                                                         Consumer loans
                                                                             32652.720
                                                                                                  324000.0
                                                                                                               324000.0
                                                                                                                                           0.0
                29997
                          2812646
                                        116994
                                                         Consumer loans
                                                                              5656.905
                                                                                                   40495.5
                                                                                                                30591.0
                                                                                                                                       12150.0
                                                                                                                                                           40495.5
                29998
                          2127551
                                        306088
                                                         Consumer loans
                                                                              5137.560
                                                                                                   27000.0
                                                                                                                28336.5
                                                                                                                                           0.0
                                                                                                                                                           27000.0
                29999
                          2097098
                                        302666
                                                         Consumer loans
                                                                              5505.705
                                                                                                   51975.0
                                                                                                                46777.5
                                                                                                                                        5197.5
                                                                                                                                                           51975.0
               30000 rows × 37 columns
     In [5]:
```

df\_app.info()

<class 'pandas.core.frame.DataFrame'> RangeIndex: 30000 entries, 0 to 29999

Data columns (total 34 columns):

#	Column	Non-Null Count	Dtype
0	SK_ID_CURR	30000 non-null	int64
1	TARGET	30000 non-null	int64
2	NAME_CONTRACT_TYPE	30000 non-null	object
3	CODE_GENDER	30000 non-null	object
4	FLAG_OWN_CAR	30000 non-null	object
5	FLAG_OWN_REALTY	30000 non-null	object
6	CNT_CHILDREN	30000 non-null	int64

```
7
    AMT INCOME TOTAL
                                 30000 non-null float64
 8
    AMT_CREDIT
                                 30000 non-null float64
9
    AMT ANNUITY
                                 30000 non-null float64
    AMT GOODS PRICE
                                 29976 non-null float64
 10
    NAME TYPE SUITE
                                 29875 non-null object
12
   NAME INCOME TYPE
                                 30000 non-null object
    NAME EDUCATION TYPE
                                 30000 non-null object
    NAME FAMILY_STATUS
                                 30000 non-null object
   NAME HOUSING TYPE
                                 30000 non-null object
   REGION POPULATION RELATIVE
                                 30000 non-null float64
                                 30000 non-null int64
17
    DAYS BIRTH
18 DAYS EMPLOYED
                                 30000 non-null int64
   DAYS REGISTRATION
                                 30000 non-null float64
                                 30000 non-null int64
    DAYS ID PUBLISH
    OWN CAR AGE
                                 10221 non-null float64
 21
22 FLAG MOBIL
                                 30000 non-null int64
                                 30000 non-null int64
   FLAG EMP PHONE
                                 30000 non-null int64
 24 FLAG WORK PHONE
   FLAG CONT MOBILE
                                 30000 non-null int64
 26 FLAG PHONE
                                 30000 non-null int64
                                 30000 non-null int64
 27
   FLAG EMAIL
    OCCUPATION TYPE
                                 20554 non-null object
                                 30000 non-null float64
   CNT FAM MEMBERS
 30 REGION_RATING_CLIENT
                                 30000 non-null int64
 31 REGION RATING CLIENT W CITY
                                 30000 non-null int64
                                 30000 non-null object
 32 WEEKDAY APPR PROCESS START
33 HOUR APPR PROCESS START
                                 30000 non-null int64
dtypes: float64(8), int64(15), object(11)
```

memory usage: 7.8+ MB

In [6]: df app.describe()

Out[6]:		SK_ID_CURR	TARGET	CNT_CHILDREN	AMT_INCOME_TOTAL	AMT_CREDIT	AMT_ANNUITY	AMT_GOODS_PRICE	REGION_POPULATION_RELAT
	count	30000.000000	30000.000000	30000.000000	3.000000e+04	3.000000e+04	30000.000000	2.997600e+04	30000.000
	mean	117466.847300	0.080100	0.416233	1.723455e+05	6.011785e+05	27177.089250	5.404012e+05	0.020
	std	10065.688429	0.271452	0.722542	6.818149e+05	4.028563e+05	14674.061484	3.703965e+05	0.013
	min	100002.000000	0.000000	0.000000	2.565000e+04	4.500000e+04	2052.000000	4.500000e+04	0.000
	25%	108745.750000	0.000000	0.000000	1.125000e+05	2.700000e+05	16456.500000	2.385000e+05	0.010

	SK_ID_CURR	TARGET	CNT_CHILDREN	AMT_INCOME_TOTAL	AMT_CREDIT	AMT_ANNUITY	AMT_GOODS_PRICE	REGION_POPULATION_RELAT
50%	117513.500000	0.000000	0.000000	1.449000e+05	5.178555e+05	24984.000000	4.500000e+05	0.018
75%	126182.250000	0.000000	1.000000	2.025000e+05	8.100000e+05	34749.000000	6.795000e+05	0.028
max	134827.000000	1.000000	9.000000	1.170000e+08	4.050000e+06	258025.500000	4.050000e+06	0.072

8 rows × 23 columns

In [7]: df\_pre.describe()

<del>\_</del>.

Out[7]:		SK_ID_PREV	SK_ID_CURR	AMT_ANNUITY	AMT_APPLICATION	AMT_CREDIT	AMT_DOWN_PAYMENT	AMT_GOODS_PRICE	HOUR_APPR_PROCESS
	count	3.000000e+04	30000.000000	23738.000000	3.000000e+04	3.000000e+04	15137.000000	2.366900e+04	30000.
	mean	1.920259e+06	278804.124800	15418.029931	1.685651e+05	1.881158e+05	6585.395081	2.136986e+05	12.
	std	5.354031e+05	102755.009784	14411.480469	2.816287e+05	3.086342e+05	16052.128105	3.015334e+05	3.
	min	1.000009e+06	100007.000000	0.000000	0.000000e+00	0.000000e+00	0.000000	0.000000e+00	0.
	25%	1.455869e+06	189589.000000	6122.126250	2.245500e+04	2.648588e+04	0.000000	4.945500e+04	10.
	50%	1.917674e+06	278329.500000	10806.390000	7.195500e+04	7.908525e+04	1575.000000	1.034550e+05	12.
	75%	2.385551e+06	368501.750000	19584.011250	1.800000e+05	1.952348e+05	8091.000000	2.250000e+05	15.
	max	2.845367e+06	456254.000000	210115.485000	3.150000e+06	4.104351e+06	509850.000000	3.150000e+06	23.

8 rows × 21 columns

In [8]: df\_pre.info()

<class 'pandas.core.frame.DataFrame'>
RangeIndex: 30000 entries, 0 to 29999
Data columns (total 37 columns):

# Column Non-Null Count Dtype
-- ---0 SK\_ID\_PREV 30000 non-null int64

1

2

SK ID CURR

NAME CONTRACT TYPE

30000 non-null int64

30000 non-null object

```
AMT ANNUITY
                                  23738 non-null float64
                                  30000 non-null float64
     AMT APPLICATION
 4
 5
                                  30000 non-null float64
     AMT CREDIT
                                 15137 non-null float64
 6
     AMT DOWN PAYMENT
 7
                                  23669 non-null float64
     AMT GOODS PRICE
                                  30000 non-null object
 8
     WEEKDAY APPR PROCESS START
 9
     HOUR APPR PROCESS START
                                  30000 non-null int64
   FLAG LAST APPL PER CONTRACT
                                 30000 non-null object
11 NFLAG LAST APPL IN DAY
                                  30000 non-null int64
12 RATE DOWN PAYMENT
                                 15137 non-null float64
                                  97 non-null
                                                 float64
13 RATE INTEREST PRIMARY
 14 RATE INTEREST_PRIVILEGED
                                  97 non-null
                                                 float64
                                  30000 non-null object
    NAME CASH LOAN PURPOSE
                                  30000 non-null object
 16 NAME CONTRACT STATUS
    DAYS DECISION
                                  30000 non-null int64
17
 18 NAME PAYMENT TYPE
                                  30000 non-null object
                                  30000 non-null object
    CODE REJECT REASON
 20 NAME TYPE SUITE
                                 15525 non-null object
 21 NAME CLIENT TYPE
                                  30000 non-null object
 22 NAME GOODS CATEGORY
                                  30000 non-null object
   NAME PORTFOLIO
                                  30000 non-null object
 24 NAME PRODUCT TYPE
                                  30000 non-null object
 25 CHANNEL TYPE
                                  30000 non-null object
 26 SELLERPLACE AREA
                                  30000 non-null int64
 27 NAME SELLER INDUSTRY
                                  30000 non-null object
 28 CNT PAYMENT
                                  23738 non-null float64
 29 NAME YIELD GROUP
                                  30000 non-null object
 30 PRODUCT COMBINATION
                                  29994 non-null object
                                  18633 non-null float64
 31 DAYS FIRST DRAWING
                                 18633 non-null float64
 32 DAYS FIRST DUE
 33 DAYS LAST DUE 1ST VERSION
                                 18633 non-null float64
 34 DAYS LAST DUE
                                 18633 non-null float64
 35 DAYS TERMINATION
                                 18633 non-null float64
                                 18633 non-null float64
 36 NFLAG INSURED ON APPROVAL
dtypes: float64(15), int64(6), object(16)
memory usage: 8.5+ MB
print(df app.columns.tolist())
['SK_ID_CURR', 'TARGET', 'NAME_CONTRACT_TYPE', 'CODE_GENDER', 'FLAG_OWN_CAR', 'FLAG_OWN_REALTY', 'CNT_CHILDREN', 'AMT_INCOME_TOTA
L', 'AMT_CREDIT', 'AMT_ANNUITY', 'AMT_GOODS_PRICE', 'NAME_TYPE_SUITE', 'NAME_INCOME_TYPE', 'NAME_EDUCATION_TYPE', 'NAME_FAMILY_STA
```

In [9]:

TUS', 'NAME\_HOUSING\_TYPE', 'REGION\_POPULATION\_RELATIVE', 'DAYS\_BIRTH', 'DAYS\_EMPLOYED', 'DAYS\_REGISTRATION', 'DAYS\_ID\_PUBLISH', 'O WN\_CAR\_AGE', 'FLAG\_MOBIL', 'FLAG\_EMP\_PHONE', 'FLAG\_WORK\_PHONE', 'FLAG\_CONT\_MOBILE', 'FLAG\_PHONE', 'FLAG\_EMAIL', 'OCCUPATION\_TYPE', 'CNT\_FAM\_MEMBERS', 'REGION\_RATING\_CLIENT', 'REGION\_RATING\_CLIENT\_W\_CITY', 'WEEKDAY\_APPR\_PROCESS\_START', 'HOUR\_APPR\_PROCESS\_START']

```
In [10]:
    pd.options.display.max_rows = None
```

In [11]: print(df\_app.isnull().sum())

SK_ID_CURR	0
TARGET	0
NAME_CONTRACT_TYPE	0
CODE_GENDER	0
FLAG_OWN_CAR	0
FLAG OWN REALTY	0
CNT_CHILDREN	0
AMT_INCOME_TOTAL	0
AMT_CREDIT	0
AMT_ANNUITY	0
AMT_GOODS_PRICE	24
NAME_TYPE_SUITE	125
NAME_INCOME_TYPE	0
NAME_EDUCATION_TYPE	0
NAME_FAMILY_STATUS	0
NAME_HOUSING_TYPE	0
REGION_POPULATION_RELATIVE	0
DAYS_BIRTH	0
DAYS_EMPLOYED	0
DAYS_REGISTRATION	0
DAYS_ID_PUBLISH	0
OWN_CAR_AGE	19779
FLAG_MOBIL	0
FLAG_EMP_PHONE	0
FLAG_WORK_PHONE	0
FLAG_CONT_MOBILE	0
FLAG_PHONE	0
FLAG_EMAIL	0
OCCUPATION_TYPE	9446
CNT_FAM_MEMBERS	0
REGION_RATING_CLIENT	0
REGION_RATING_CLIENT_W_CITY	0
WEEKDAY_APPR_PROCESS_START	0

HOUR\_APPR\_PROCESS\_START 0

dtype: int64

In [12]:

print(df pre.isnull().sum()) SK ID PREV 0 0 SK ID CURR NAME CONTRACT TYPE 0 AMT ANNUITY 6262 AMT APPLICATION 0 0 AMT CREDIT 14863 AMT DOWN PAYMENT 6331 AMT GOODS PRICE WEEKDAY APPR PROCESS START 0 HOUR APPR PROCESS START 0 FLAG LAST APPL PER CONTRACT 0 NFLAG LAST APPL IN DAY 0 RATE DOWN PAYMENT 14863 29903 RATE INTEREST PRIMARY RATE INTEREST PRIVILEGED 29903 NAME CASH LOAN PURPOSE 0 NAME CONTRACT STATUS 0 0 DAYS DECISION NAME\_PAYMENT\_TYPE 0 0 CODE REJECT REASON NAME TYPE SUITE 14475 NAME CLIENT TYPE 0 0 NAME GOODS CATEGORY 0 NAME PORTFOLIO NAME PRODUCT TYPE CHANNEL TYPE 0 SELLERPLACE AREA NAME SELLER INDUSTRY 0 CNT PAYMENT 6262 NAME YIELD GROUP 0 PRODUCT\_COMBINATION 6 DAYS FIRST DRAWING 11367 DAYS FIRST DUE 11367 DAYS\_LAST\_DUE\_1ST\_VERSION 11367 DAYS\_LAST\_DUE 11367 DAYS TERMINATION 11367 NFLAG\_INSURED\_ON\_APPROVAL 11367 dtype: int64

```
In [13]:
          df_app = df_app.ffill(axis = 0)
          print(df app.isnull().sum())
         SK ID CURR
                                         0
         TARGET
         NAME CONTRACT TYPE
         CODE GENDER
         FLAG OWN CAR
         FLAG OWN REALTY
         CNT CHILDREN
         AMT INCOME TOTAL
         AMT CREDIT
         AMT_ANNUITY
         AMT GOODS PRICE
         NAME TYPE SUITE
         NAME INCOME TYPE
         NAME EDUCATION TYPE
         NAME_FAMILY_STATUS
         NAME HOUSING TYPE
         REGION POPULATION RELATIVE
         DAYS BIRTH
         DAYS EMPLOYED
         DAYS REGISTRATION
         DAYS ID PUBLISH
         OWN CAR AGE
         FLAG_MOBIL
         FLAG EMP PHONE
         FLAG_WORK_PHONE
         FLAG CONT MOBILE
         FLAG_PHONE
         FLAG EMAIL
         OCCUPATION TYPE
         CNT FAM MEMBERS
         REGION_RATING_CLIENT
         REGION RATING CLIENT W CITY
                                         0
         WEEKDAY_APPR_PROCESS_START
                                         0
         HOUR_APPR_PROCESS_START
         dtype: int64
In [14]:
          df pre = df pre.ffill(axis = 0)
          print(df_pre.isnull().sum())
```

SK_ID_PREV	0
SK_ID_CURR	0
NAME_CONTRACT_TYPE	0
AMT_ANNUITY	0
AMT_APPLICATION	0
AMT_CREDIT	0
AMT_DOWN_PAYMENT	0
AMT_GOODS_PRICE	0
WEEKDAY_APPR_PROCESS_START	0
HOUR_APPR_PROCESS_START	0
FLAG_LAST_APPL_PER_CONTRACT	0
NFLAG_LAST_APPL_IN_DAY	0
RATE_DOWN_PAYMENT	0
RATE_INTEREST_PRIMARY	0
RATE_INTEREST_PRIVILEGED	0
NAME_CASH_LOAN_PURPOSE	0
NAME_CONTRACT_STATUS	0
DAYS_DECISION	0
NAME_PAYMENT_TYPE	0
CODE_REJECT_REASON	0
NAME_TYPE_SUITE	1
NAME_CLIENT_TYPE	0
NAME_GOODS_CATEGORY	0
NAME_PORTFOLIO	0
NAME_PRODUCT_TYPE	0
CHANNEL_TYPE	0
SELLERPLACE_AREA	0
NAME_SELLER_INDUSTRY	0
CNT_PAYMENT	0
NAME_YIELD_GROUP	0
PRODUCT_COMBINATION	0
DAYS_FIRST_DRAWING	0
DAYS_FIRST_DUE	0
DAYS_LAST_DUE_1ST_VERSION	0
DAYS_LAST_DUE	0
DAYS_TERMINATION	0
NFLAG_INSURED_ON_APPROVAL	0
dtype: int64	

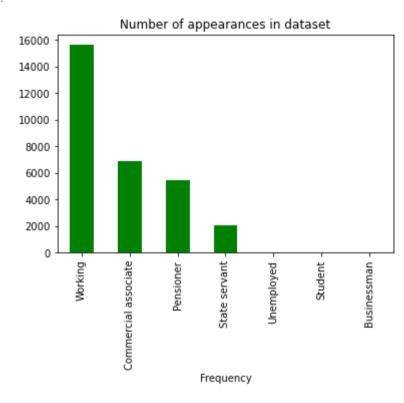
# **APPLICANT DATA SET**

# **DATA ANALYSIS**

```
In [15]:
          df_app['CODE_GENDER'] = df_app['CODE_GENDER'].astype('string')
In [16]:
          df app['CODE GENDER'].dtypes
         string[python]
Out[16]:
In [17]:
          df app.CODE GENDER.value counts().plot(kind='barh')
          plt.title('Number of appearances in dataset')
          plt.xlabel('Frequency')
         Text(0.5, 0, 'Frequency')
Out[17]:
                     Number of appearances in dataset
          Μ
                           7500 10000 12500 15000 17500 20000
                2500
                      5000
                                Frequency
In [18]:
          df_app['AMT_INCOME_TOTAL'] = df_app['AMT_INCOME_TOTAL'].astype(float)
In [19]:
          df_app['AMT_INCOME_TOTAL'].dtypes
         dtype('float64')
Out[19]:
```

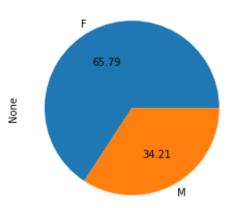
```
In [20]: df_app.NAME_INCOME_TYPE.value_counts().plot(kind='bar', color = "green")
    plt.title('Number of appearances in dataset')
    plt.xlabel('Frequency')
```

Out[20]: Text(0.5, 0, 'Frequency')



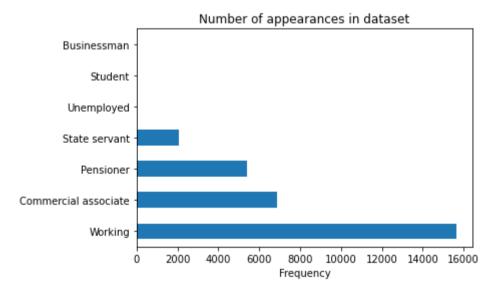
```
In [21]:
df_app.groupby('CODE_GENDER').size().plot(kind='pie', autopct='%.2f')
```

Out[21]: <AxesSubplot:ylabel='None'>

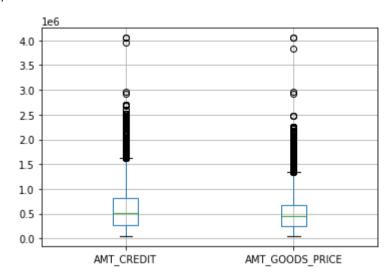


```
df_app.NAME_INCOME_TYPE.value_counts().plot(kind='barh')
plt.title('Number of appearances in dataset')
plt.xlabel('Frequency')
```

Out[22]: Text(0.5, 0, 'Frequency')



```
In [23]: boxplot = df_app.boxplot(column=['AMT_CREDIT', 'AMT_GOODS_PRICE'])
```



```
In [24]: df_app.value_counts(["NAME_FAMILY_STATUS", "TARGET"])
```

NAME\_FAMILY\_STATUS TARGET Out[24]: Married 17911 0 Single / not married 0 3879 Civil marriage 2601 Separated 1725 Widow 0 1481 Married 1 1427 Single / not married 1 441 Civil marriage 285 1 Separated 1 164 Widow 1 86 dtype: int64

In [25]: pd.crosstab(df\_app.CODE\_GENDER,df\_app.TARGET)

Out[25]: **TARGET 0 1** 

#### CODE\_GENDER

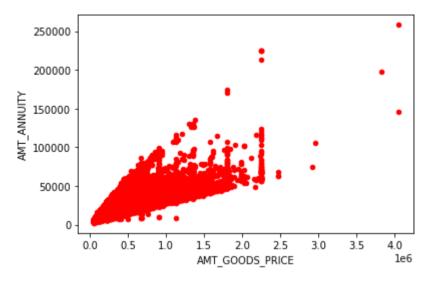
**F** 18369 1368 **M** 9228 1035

```
df_app.value_counts(["NAME_INCOME_TYPE", "TARGET"])
In [26]:
         NAME_INCOME_TYPE
                                TARGET
Out[26]:
         Working
                                          14172
                                0
         Commercial associate 0
                                           6349
          Pensioner
                                           5113
          State servant
                                           1957
         Working
                                           1470
         Commercial associate 1
                                            513
          Pensioner
                                            308
          State servant
                                1
                                            111
          Businessman
                                0
                                              2
         Student
                                0
                                              2
         Unemployed
                                0
                                1
                                              1
         dtype: int64
In [27]:
          scatter = df_app.plot.scatter(x='AMT_GOODS_PRICE',y='AMT_ANNUITY', c='Red')
          core = df app[['AMT GOODS PRICE', 'AMT ANNUITY']].corr()
          core
```

#### Out[27]:

AMT_GOODS_PRICE	1.000000	0.778179
AMT ANNUITY	0 778179	1 000000

AMT\_GOODS\_PRICE AMT\_ANNUITY



```
In [28]:
    corr = df_app[['AMT_INCOME_TOTAL','AMT_GOODS_PRICE','AMT_CREDIT']].corr()
    corr
```

Out[28]: AMT\_INCOME\_TOTAL AMT\_GOODS\_PRICE AMT\_CREDIT

AMT_INCOME_TOTAL	1.000000	0.054498	0.054326
AMT_GOODS_PRICE	0.054498	1.000000	0.986357
AMT_CREDIT	0.054326	0.986357	1.000000

In [29]: corr.style.background\_gradient(cmap='coolwarm')

Out[29]: AMT\_INCOME\_TOTAL AMT\_GOODS\_PRICE AMT\_CREDIT

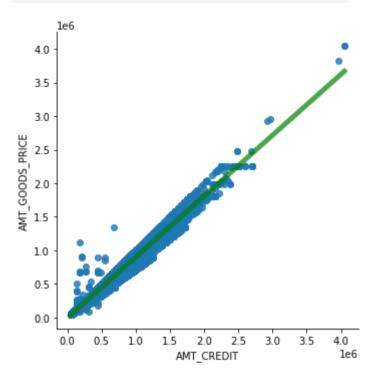
AMT_INCOME_TOTAL	1.000000	0.054498	0.054326
AMT_GOODS_PRICE	0.054498	1.000000	0.986357
AMT_CREDIT	0.054326	0.986357	1.000000

```
sns.lmplot(x='AMT_CREDIT', y='AMT_GOODS_PRICE', data=df_app, ci=None , line_kws={"color":"g","alpha":0.7,"lw":5})
cort = df_app[['AMT_CREDIT','AMT_GOODS_PRICE']].corr()
```

cort

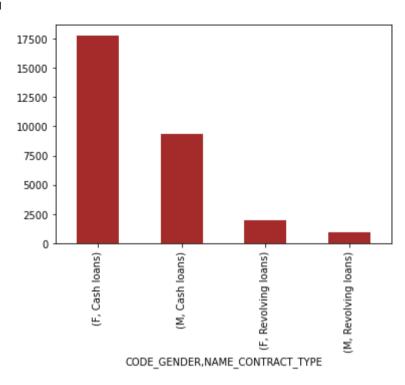
Out[30]:

	AWII_CKEDII	AWIT_GOODS_PRICE
AMT_CREDIT	1.000000	0.986357
AMT_GOODS_PRICE	0.986357	1.000000

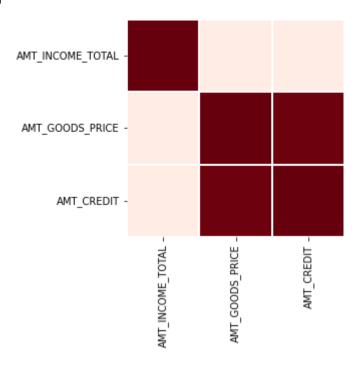


```
In [31]: df_app.value_counts(["CODE_GENDER", "NAME_CONTRACT_TYPE"]).plot(kind='bar',color= 'brown')
```

Out[31]: <AxesSubplot:xlabel='CODE\_GENDER,NAME\_CONTRACT\_TYPE'>



```
In [32]:
    heatmap = sns.heatmap(corr, cbar=0, linewidths=2,vmax=1, vmin=0, square=True, cmap='Reds')
    plt.show()
```



### **PREVIOUS DATA**

## **DATA ANALYSIS**

```
In [33]:
    print(df_pre.columns.tolist())
```

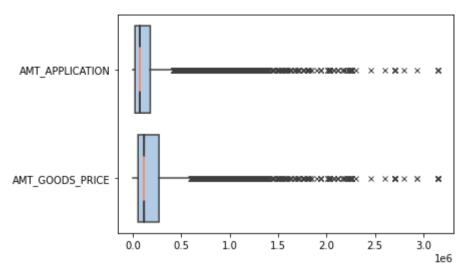
['SK\_ID\_PREV', 'SK\_ID\_CURR', 'NAME\_CONTRACT\_TYPE', 'AMT\_ANNUITY', 'AMT\_APPLICATION', 'AMT\_CREDIT', 'AMT\_DOWN\_PAYMENT', 'AMT\_GOODS\_PRICE', 'WEEKDAY\_APPR\_PROCESS\_START', 'HOUR\_APPR\_PROCESS\_START', 'FLAG\_LAST\_APPL\_PER\_CONTRACT', 'NFLAG\_LAST\_APPL\_IN\_DAY', 'RATE\_DOWN\_PAYMENT', 'RATE\_INTEREST\_PRIMARY', 'RATE\_INTEREST\_PRIVILEGED', 'NAME\_CASH\_LOAN\_PURPOSE', 'NAME\_CONTRACT\_STATUS', 'DAYS\_DECISION', 'NAME\_PAYMENT\_TYPE', 'CODE\_REJECT\_REASON', 'NAME\_TYPE\_SUITE', 'NAME\_CLIENT\_TYPE', 'NAME\_GOODS\_CATEGORY', 'NAME\_PORTFOLIO', 'NAME\_PRODUCT\_TYPE', 'CHANNEL\_TYPE', 'SELLERPLACE\_AREA', 'NAME\_SELLER\_INDUSTRY', 'CNT\_PAYMENT', 'NAME\_YIELD\_GROUP', 'PRODUCT\_COMBINAT ION', 'DAYS\_FIRST\_DRAWING', 'DAYS\_FIRST\_DUE', 'DAYS\_LAST\_DUE\_1ST\_VERSION', 'DAYS\_LAST\_DUE', 'DAYS\_TERMINATION', 'NFLAG\_INSURED\_ON\_APPROVAL']

```
df_pre.NAME_CONTRACT_STATUS.value_counts().plot(kind='barh' , color = 'Yellow')
plt.title('Loan approval Status')
plt.xlabel('Frequency')
```

```
Out[34]: Text(0.5, 0, 'Frequency')
```

```
Unused offer - Canceled - Approved - 2500 5000 7500 10000 12500 15000 17500 20000 Frequency
```

Out[35]: <AxesSubplot:>



In [36]: pd.crosstab(df\_pre.NAME\_CONTRACT\_TYPE,df\_pre.NAME\_CONTRACT\_STATUS)

Out[36]: NAME\_CONTRACT\_STATUS Approved Canceled Refused Unused offer

#### NAME\_CONTRACT\_TYPE

Cash loans	5254	4220	2837	9
Consumer loans	12330	35	1479	517
Revolving loans	1670	773	870	0
XNA	0	6	0	0

In [37]:
 corr2 = df\_pre[['AMT\_ANNUITY','AMT\_APPLICATION','AMT\_CREDIT']].corr()
 corr2

Out[37]:

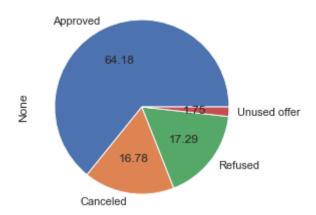
	AMT_ANNUITY	AMT_APPLICATION	AMT_CREDIT
AMT_ANNUITY	1.000000	0.619339	0.622485
AMT_APPLICATION	0.619339	1.000000	0.976210
AMT_CREDIT	0.622485	0.976210	1.000000

```
In [38]:
           corr2.style.background gradient(cmap='Oranges')
Out[38]:
                             AMT_ANNUITY AMT_APPLICATION AMT_CREDIT
              AMT_ANNUITY
                                   1.000000
                                                     0.619339
                                                                  0.622485
          AMT_APPLICATION
                                  0.619339
                                                     1.000000
                                                                  0.976210
                                  0.622485
                AMT CREDIT
                                                     0.976210
                                                                  1.000000
In [39]:
           sns.set theme(style="whitegrid", palette="deep")
           sns.pairplot(data= df pre, vars= ["CNT PAYMENT", "DAYS DECISION"])
           plt.show()
               60
             CNT_PAYMENT

R

R

R
          DAYS_DECISION
-2000
             -3000
                                     60 -3000 -2000 -1000
                       CNT_PAYMENT
                                             DAYS_DECISION
In [40]:
           df_pre.groupby('NAME_CONTRACT_STATUS').size().plot(kind='pie', autopct='%.2f')
          <AxesSubplot:ylabel='None'>
Out[40]:
```



In [ ]: